



SO ORDERED,

*Jason D. Woodard*  
Judge Jason D. Woodard  
United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**In Re: CATHLEEN A. HELMERT**

**CHAPTER 13  
NO: 13-12792 JDW**

**ORDER**

THIS CAUSE having come before the Court for consideration of the Second Motion to Modify the Chapter 13 Plan filed by the Debtor, and there having been no responses or objections to the Motion filed by any parties after proper notice, and the Court having considered the Second Motion is of the opinion that the Motion should be granted.

IT IS THEREFORE ORDERED AND ADJUDGED that the Second Motion to Modify the Chapter 13 Plan confirmed on January 8, 2014 (Dk #45) and substituted plan sheet (DK #49) and modified by Order of this Court on May 6, 2014 (Dk #55) be and hereby is approved and the provisions of said confirmed Chapter 13 Plan are modified to be consistent with the modified provisions in said Second Motion, as set out below.

- a. The claim of Community Trust Bank shall be deleted from the Mortgage Claims to be Paid in Full Over Plan Term section of the Plan.
- b. The claim of Community Trust Bank shall be added to the Special Claimants portion of the plan with a provision to surrender the collateral.
- c. Any unpaid deficiency balance after the sale of the house by Community Trust Bank, shall be included in the total amount in the Unsecured Debts section of the plan and shall to be treated as all other general unsecured claims.
- d. The plan period shall be reduced to 48 months.

- e. The plan payment shall be reduced to the amount required to fund the Plan as modified by this Order.

IT IS FURTHER ORDERED AND ADJUDGED that the Chapter 13 Trustee be and hereby is given the authority to make the changes necessary to insure completion of the modified plan if the plan.

**\*\*END OF ORDER\*\***

Submitted by:

/s/ Robert Gambrell  
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